

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DOUGLAS S ALTEMUS
LEAH M ALTEMUS
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-70047 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 28, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/26/2018 and confirmed on 5/24/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		133,317.19
Less Refunds to Debtor	5,657.99	
TOTAL AMOUNT OF PLAN FUND		127,659.20

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,029.00	
Trustee Fee	5,784.74	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,813.74

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	64,769.40	0.00	64,769.40
	Acct: 6443				
	MIDFIRST BANK SSB*	17,953.35	17,953.35	0.00	17,953.35
	Acct: 6443				
	PRA RECEIVABLES MANAGEMENT LLC - /	13,836.26	13,836.26	1,531.62	15,367.88
	Acct: 6801				
	ONE MAIN FINANCIAL OF PA INC FKA SPR	9,970.07	9,970.07	801.03	10,771.10
	Acct: 7275				
					108,861.73

Priority					
	KENNETH P SEITZ ESQ	0.00	0.00	0.00	0.00
	Acct:				
	DOUGLAS S ALTEMUS	0.00	0.00	0.00	0.00
	Acct:				
	DOUGLAS S ALTEMUS	1,129.85	1,129.85	0.00	0.00
	Acct:				
	DOUGLAS S ALTEMUS	4,528.14	4,528.14	0.00	0.00
	Acct:				
	LAW OFFICES OF KENNETH P SEITZ	0.00	0.00	0.00	0.00
	Acct:				
	KENNETH P SEITZ ESQ	3,029.00	3,029.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	3,421.06	3,421.06	0.00	3,421.06
	Acct: 1304				
	MIDFIRST BANK SSB*	900.00	900.00	0.00	900.00
	Acct: 6443				
					4,321.06

Unsecured					
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 3515				
	CREDIT PROTECTION ASSOC++	0.00	0.00	0.00	0.00
	Acct: 0498				
	US DEPARTMENT OF EDUCATION	930.44	930.44	0.00	930.44

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1304				
	DIRECTV LLC BY AMERICAN INFOSOURC	521.35	521.35	0.00	521.35
	Acct: 4726				
	PREMIER BANKCARD LLC; JEFFERSON C	315.80	315.80	0.00	315.80
	Acct: 6921				
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
	Acct: 6889				
	ARMY & AIR FORCE EXCHANGE SVCS	2,783.80	2,783.80	0.00	2,783.80
	Acct: 8774				
	MILITARY STAR	0.00	0.00	0.00	0.00
	Acct: 2855				
	WEBBANK-FINGERHUT	0.00	0.00	0.00	0.00
	Acct: 3603				
	INTERNAL REVENUE SERVICE*	481.88	481.88	0.00	481.88
	Acct: 1304				
	PEOPLES NATURAL GAS CO LLC*	417.22	417.22	0.00	417.22
	Acct: 3047				
	VERIZON BY AMERICAN INFOSOURCE LP	212.18	212.18	0.00	212.18
	Acct: 7040				
	PINNACLE CREDIT SERVICES LLC - ASSIC	0.00	0.00	0.00	0.00
	Acct: 0001				
	ORION	0.00	0.00	0.00	0.00
	Acct:				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					5,662.67
TOTAL PAID TO CREDITORS					118,845.46

TOTAL CLAIMED
PRIORITY 4,321.06
SECURED 41,759.68
UNSECURED 5,662.67

Date: 03/28/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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IN RE:

DOUGLAS S ALTEMUS
LEAH M ALTEMUS
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-70047 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Douglas S Altemus
Leah M Altemus
Debtors

Case No. 18-70047-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Mar 29, 2023

Form ID: pdf900

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2023:

Recip ID	Recipient Name and Address
db	+ Douglas S Altemus, PO Box 177, Central City, PA 15926-0177
jdb	+ Leah M Altemus, 310 Shawnee View Road, Central City, PA 15926-8225
14805432	+ AMERIHOM MORTGAGE COMPANY, LLC, CENLAR FSB, BK Department, 425 PHILLIPS BLVD., EWING, NJ 08618-1430
14764608	+ Amerihome Mtg Co, Llc, 21300 Victory Blvd Ste 2, Woodland Hills, CA 91367-2525
14764610	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 29 2023 23:52:27	Pinnacle Credit Services, LLC its successors and a, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603, UNITED STATES 29603-0587
14767324	Email/Text: ally@ebn.phinsolutions.com	Mar 29 2023 23:53:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14764607	+ Email/Text: ally@ebn.phinsolutions.com	Mar 29 2023 23:53:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14806377	+ Email/Text: BankruptcyNotices@aafes.com	Mar 29 2023 23:53:00	Army & Air Force Exchange Services, Attention: GC-G, 3911 S. Walton Walker Blvd, Dallas, TX 75236-1509
14764609	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2023 23:52:53	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14764611	+ Email/Text: electronicbkydocs@nelnet.net	Mar 29 2023 23:54:00	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
14800682	Email/Text: G06041@att.com	Mar 29 2023 23:54:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14764612	+ Email/Text: bankruptcynotices@dcicollect.com	Mar 29 2023 23:54:00	Diversified Consultant, P O Box 551268, Jacksonville, FL 32255-1268
14764613	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 29 2023 23:52:55	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14764614	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 29 2023 23:53:00	IRS, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14937331	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Mar 29 2023 23:52:37	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14764615	+ Email/Text: BankruptcyNotices@aafes.com	Mar 29 2023 23:53:00	Military Star, 3911 S Walton Walker Blv, Dallas, TX 75236-1509

District/off: 0315-7

User: auto

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Date Rcvd: Mar 29, 2023

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14771355	Email/PDF: cbp@onemainfinancial.com	Mar 29 2023 23:51:59	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14764616	+ Email/PDF: cbp@onemainfinancial.com	Mar 29 2023 23:52:33	Onemain, Po Box 1010, Evansville, IN 47706-1010
15006053	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 29 2023 23:52:21	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14764998	+ Email/PDF: rmscedi@recoverycorp.com	Mar 29 2023 23:52:40	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14793102	+ Email/Text: ebnpeoples@grblaw.com	Mar 29 2023 23:53:00	Peoples Natural Gas Company, LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14804794	Email/PDF: resurgentbknotifications@resurgent.com	Mar 29 2023 23:52:42	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Celco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14792816	+ Email/Text: JCAP_BNC_Notices@jcap.com	Mar 29 2023 23:54:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14771656	+ Email/Text: electronicbkydocs@nelnet.net	Mar 29 2023 23:54:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14797441	Email/PDF: ebn_ais@aisinfo.com	Mar 30 2023 00:03:10	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14764617	+ Email/Text: bnc-bluestem@quantum3group.com	Mar 29 2023 23:54:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		AmeriHome Mortgage Company, LLC,
cr		Amerihome Mortgage Company, LLC
cr		MidFirst Bank
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-7

User: auto

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Date Rcvd: Mar 29, 2023

Form ID: pdf900

Total Noticed: 27

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Amerihome Mortgage Company LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor AmeriHome Mortgage Company LLC, bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Leah M Altemus thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Douglas S Altemus thedebterasers@aol.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ccfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor AmeriHome Mortgage Company LLC, pawb@fedphe.com

TOTAL: 9